

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MARTIN J VIALE
DONNA M. VIALE
Debtor(s)

Case No. 19-23752GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/25/2019.
- 2) The plan was confirmed on 11/21/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/15/2020, 04/16/2021, 12/03/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/14/2021, 10/06/2022.
- 5) The case was dismissed on 03/07/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,771.62.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$136,470.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$136,470.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$5,123.05
Court Costs \$0.00
Trustee Expenses & Compensation \$5,891.14
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$11,014.19

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTAGE ASSET++	Unsecured	1,380.04	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	4,081.67	4,081.67	4,081.67	0.00	0.00
AZUREA I LLC	Unsecured	14,809.16	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Secured	70,095.00	0.00	0.00	0.00	0.00
BANK OF AMERICA**	Unsecured	14,809.16	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	3,062.58	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	1,753.02	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,053.90	1,114.28	1,114.28	0.00	0.00
CAPITAL ONE**	Unsecured	4,082.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	15,568.00	NA	NA	0.00	0.00
CITIBANK**	Unsecured	1,272.79	NA	NA	0.00	0.00
COMMUNITY LOAN SERVICING LLC	Priority	0.00	0.00	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	2,304.06	1,512.10	1,512.10	121.65	443.31
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	1,580.66	1,580.66	169.92	0.00
DEER LAKES SD & W DEER TWP (RE)	Secured	4,677.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	79.67	NA	NA	0.00	0.00
DFS ACCEPTANCE	Unsecured	1,359.91	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	1,371.11	1,547.91	1,547.91	0.00	0.00
FIFTH THIRD BANK	Unsecured	11,579.01	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	0.00	21,204.37	21,204.37	2,279.39	0.00
FIFTH THIRD BANK	Secured	77,809.13	65,650.31	0.00	23,664.60	0.00
FIRST COMMONWEALTH BANK(*)	Unsecured	4,885.73	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Unsecured	20,096.30	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Unsecured	1,702.33	NA	NA	0.00	0.00
GECC-LOWES	Unsecured	979.19	NA	NA	0.00	0.00
GECC-LOWES	Unsecured	921.51	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	1,090.29	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	107,399.58	44,400.00	0.00	0.00	62.58
HUNTINGTON NATIONAL BANK(*)	Unsecured	179,170.32	254,213.21	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	9,472.02	9,472.02	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	57,235.43	42,280.96	42,280.96	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INTERNAL REVENUE SERVICE*	Secured	15,600.52	10,225.00	10,225.00	984.61	1,334.18
KEYBANK NA S/B/M FIRST NIAGARA	Unsecured	11,555.32	NA	NA	0.00	0.00
KWIATKOWSKI PLUMBING	Unsecured	166.00	NA	NA	0.00	0.00
MARK W HEIDENREICH CPA	Unsecured	10,955.36	10,955.36	10,955.36	0.00	0.00
MCCLURE JOHNSTON CO	Unsecured	311.53	NA	NA	0.00	0.00
MILLER LIMBAUGH & CONLEY	Unsecured	865.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC**	Priority	NA	0.00	0.00	6,897.35	0.00
NATIONSTAR MORTGAGE LLC**	Secured	87,162.43	81,538.52	81,538.52	28,529.71	13,905.66
NAVIENT PC TRUST	Unsecured	2,785.22	2,996.99	2,996.99	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	302.89	302.89	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	6,921.84	27,550.95	27,550.95	2,590.95	4,121.83
PA DEPARTMENT OF REVENUE*	Priority	38,504.67	3,743.72	3,743.72	0.00	0.00
PNC BANK NA	Unsecured	15,591.58	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	25,232.37	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	900.81	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	2,193.63	NA	NA	0.00	0.00
SELENE FINANCE	Secured	19,507.42	0.00	905.83	905.83	0.00
UNITED ASSET MANAGEMENT LLC	Secured	NA	20,478.68	3,895.29	3,895.29	0.00
UNITED ASSET MANAGEMENT LLC	Secured	NA	0.00	0.00	411.14	0.00
UNITED ASSET MANAGEMENT LLC	Secured	NA	7,097.80	7,097.80	762.99	0.00
UPMC HEALTH SERVICES	Unsecured	751.07	751.07	751.07	0.00	0.00
US BANK NA - TRUSTEE	Secured	0.00	35,904.04	35,904.04	3,859.55	0.00
US BANK NA - TRUSTEE	Secured	100,370.68	100,805.41	0.00	30,206.54	0.00
WAL MART	Unsecured	1,275.64	NA	NA	0.00	0.00
WEST DEER TOWNSHIP (RE)	Secured	927.06	735.56	735.56	62.52	189.62
WEST DEER TOWNSHIP (RE)	Secured	0.00	526.39	526.39	56.59	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$86,339.64	\$87,613.11	\$13,968.24
Mortgage Arrearage	\$64,206.21	\$6,901.93	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$42,130.66	\$3,986.24	\$6,088.94
TOTAL SECURED:	\$192,676.51	\$98,501.28	\$20,057.18
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$46,024.68	\$6,897.35	\$0.00
TOTAL PRIORITY:	\$46,024.68	\$6,897.35	\$0.00
GENERAL UNSECURED PAYMENTS:	\$31,222.19	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$11,014.19</u>
Disbursements to Creditors	<u>\$125,455.81</u>

TOTAL DISBURSEMENTS : **\$136,470.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/05/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.